

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

IN RE: ) NO. 05 B 45503  
KEVIN BERCE ) HON. JOHN H. SQUIRES  
 ) BANKRUPTCY JUDGE

NOTICE OF TRUSTEE'S FINAL REPORT, HEARING ON  
APPLICATIONS FOR COMPENSATION, AND HEARING ON  
THE ABANDONMENT OF PROPERTY BY THE TRUSTEE

TO: The Debtor, Creditors and Other Parties in Interest:

1. NOTICE IS HEREBY GIVEN that the Trustee of the above captioned case has filed a Trustee's Final Report and final applications for compensation. A hearing will be held

AT: COURTROOM 2000  
DUPAGE COUNTY COURTHOUSE  
505 NORTH COUNTY FARM ROAD  
WHEATON IL 60187

ON: **October 19, 2007**

AT: **10:00 a.m.**

2. The hearing will be held for the purpose of ruling on any objections to the Final Report, ruling on applications for compensation and expenses, and any objections to the pending applications and transacting such other business as may be properly noticed before the Court. ATTENDANCE BY THE DEBTOR AND THE CREDITORS IS WELCOMED BUT NOT REQUIRED.

3. The Trustee's Final Report shows total

RECEIPTS	\$23,251.82
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DISBURSEMENTS	\$41.57
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NET CASH AVAILABLE FOR DISTRIBUTION	\$23,210.25
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4. Applications for Chapter 7 fees and administrative expenses have been filed as follows:

APPLICANT	COMPENSATION PREVIOUSLY PAID	FEES NOW REQUESTED	EXPENSES
Brenda Porter Helms Trustee	\$0.00	\$3,075.18	\$4.29

5. No applications for Chapter 11 fees and administrative expenses have been filed in this case.

6. No parties holding priority claims filed a claim in this case.

7. General unsecured creditors filed claims totaling \$112,208.86 and will receive a distribution of 17.94% of the amount of their claims as follows:

Creditor	Amount of Claim	Amount of Dividend
Chase Bank USA	\$23,699.45	\$4,251.79
Gene Frost	\$47,000.00	\$8,432.01
MBNA America Bank	\$41,509.41	\$7,446.98

8. All proposed dividends are approximations. Actual dividends may differ due to interest accrual, fee reductions or as ordered by the Court.

9. The Trustee's Final Report and all applications for compensation are available for inspection at the office of the Clerk of the Bankruptcy Court, Dirksen Federal Courthouse, 219 S. Dearborn Street, 7<sup>th</sup> Floor, Chicago, Illinois. If no objections are filed, the Court will act on the fee applications and the Trustee may pay dividends pursuant to Federal Rule of Bankruptcy Procedure without further order of Court.

10. The debtor received a discharge.

For the Court:

Dated: **September 13, 2007**

**KENNETH S. GARDNER**

Kenneth S. Gardner, Clerk  
United States Bankruptcy Court

Trustee: Brenda Porter Helms  
3400 W. Lawrence Avenue  
Chicago IL 60625  
(773) 463-6427  
(773) 267-9405 (fax)

Bankruptcy Noticing Center  
2525 Network Place, 3rd Floor  
Herndon, Virginia 20171-3514

# CERTIFICATE OF SERVICE

District/off: 0752-1  
Case: 05-45503

User: amcc7  
Form ID: pdf002

Page 1 of 1  
Total Served: 11

Date Rcvd: Sep 13, 2007

The following entities were served by first class mail on Sep 15, 2007.

db +Kevin E Berce, 811 Sunset Road, Wheaton, IL 60187-6113  
aty +Kent A Gaertner, Springer, Brown, Covey, Gaertner & Davis, 400 S. County Farm Rd., Suite 330,  
Wheaton, IL 60187-4547  
tr +Brenda Porter Helms, ESQ, The Helms Law Firm, P.C., 3400 West Lawrence,  
Chicago, IL 60625-5104  
10020829 Chase, PO Box 15298, Wilmington, DE 19850-5298  
10722703 +Chase Bank USA, N.A., c/o Weinstein & Riley, P.S., 2101 4th Avenue, Suite 900,  
Seattle, WA 98121-2339  
10020830 +Citi Platinum Select, Box 6000, The Lakes, NV 89163-0001  
10020832 +Gene Frost, 615 Wheaton Ave., Wheaton, IL 60187-4132  
10020833 MBNA America, PO Box 15137, Wilmington, DE 19886-5137  
10020836 +++MBNA America Bank Na, Mailstop DE5-014-02-03, PO Box 15168, Wilmington, DE 19850-5168  
10020837 +MidAmerica Bank, 2650 Warrenville Rd., Ste. 500, Downers Grove, IL 60515-2074

The following entities were served by electronic transmission on Sep 14, 2007.

10020831 E-mail/PDF: mrdiscen@discoverfinancial.com Sep 14 2007 03:00:02 Discover Card, PO Box 15192,  
Wilmington, DE 19850-5192  
10020833 E-mail/PDF: bankofamerica2ebn@americaninfosource.com Sep 14 2007 02:36:21 MBNA America,  
PO Box 15137, Wilmington, DE 19886-5137

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

10020834\* MBNA America, PO Box 15137, Wilmington, DE 19886-5137  
10020835\* MBNA America, PO Box 15137, Wilmington, DE 19886-5137  
10020838\* +MidAmerica Bank, 2650 Warrenville Rd., Ste. 500, Downers Grove, IL 60515-2074

TOTALS: 0, \* 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '+++' were transmitted to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(e).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2007

Signature:

